

UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF PUERTO RICO

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In re:

PROMESA  
Title III

THE FINANCIAL OVERSIGHT AND  
MANAGEMENT BOARD FOR PUERTO RICO,

as representative of

No. 17 BK 3283-LTS

THE COMMONWEALTH OF PUERTO RICO,  
et al.,

(Jointly Administered)

Debtors.<sup>1</sup>

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NOTICE OF CORRESPONDENCE RECEIVED BY THE COURT

The Court has received and reviewed the attached correspondence, described below, from interested persons in the above-captioned cases. Although the Court cannot respond individually to all of those who have expressed their thoughts or concerns, the Court is deeply mindful of the impact of the fiscal crisis on lives, institutions, and expectations, and of the importance of the issues that are raised in these unprecedented cases.

1. Letter dated July 26, 2021 from Wilma I. Rosa Vera.
2. Letter dated July 27, 2021 from Anna Novedo.
3. Letter dated July 28, 2021 from Lucia Colon Calzada.

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<sup>1</sup> The Debtors in these title III cases, along with each Debtor's respective title III case number listed as a bankruptcy case number due to software limitations and the last four (4) digits of each Debtor's federal tax identification number, as applicable, are the (i) Commonwealth of Puerto Rico (the "Commonwealth") (Bankruptcy Case No. 17-BK-3283 (LTS)) (Last Four Digits of Federal Tax ID: 3481), (ii) Employees Retirement System of the Government of the Commonwealth of Puerto Rico ("ERS") (Bankruptcy Case No. 17-BK-3566 (LTS)) (Last Four Digits of Federal Tax ID: 9686), (iii) Puerto Rico Highways and Transportation Authority ("HTA") (Bankruptcy Case No. 17-BK-3567 (LTS)) (Last Four Digits of Federal Tax ID: 3808), (iv) Puerto Rico Sales Tax Financing Corporation ("COFINA") (Bankruptcy Case No. 17-BK-3284 (LTS)) (Last Four Digits of Federal Tax ID: 8474); (v) Puerto Rico Electric Power Authority ("PREPA") (Bankruptcy Case No. 17-BK-4780) (Last Four Digits of Federal Tax ID: 3747); and (vi) Puerto Rico Public Buildings Authority ("PBA") (Bankruptcy Case No. 19-BK-5233-LTS) (Last Four Digits of Federal Tax ID: 3801).

4. Letter dated July 30, 2021 from Diamaris Galindo Ortiz.
5. Letter dated August 2, 2021 from Ana Nunez.
6. Letter dated August 14, 2021 from Robert F. Schott.
7. Letter dated August 25, 2021 from Antonio Martin.

Dated: September 2, 2021

26 de Julio de 2021

Hon. Judge Laura Taylor Swain

District Judge  
United States Courthouse  
500 Pearl St.  
New York, N.Y. 10007-1312

Juez Taylor Swain:

Mi nombre es Wilma Inés Rosa Vera, 30 años  
de servicio en el Departamento de Educación como  
Trabajadora Social Escolar con Maestría. Tengo 67 años y  
vivo sola, mi pensión de Retiro es mi único sustento,  
es lo único que recibo. Los que trabajamos en el  
Dept. de Educación nunca se nos permitió cotizar para  
el Seguro Social. Tengo deudas: Pago hipoteca de la  
casa, plan de salud médico, medicamentos, agua, luz,  
teléfono, comida, gasolina y gastos personales. El  
alto costo de vida ha aumentado drásticamente,  
todo está más caro y aún recibiendo mi pensión  
se me hace difícil cumplir con mis responsabilidades.  
Como es de su conocimiento la Junta de  
Supervisión Fiscal el cual tiene el privilegio de  
contar con sueldos altísimos ha presentado un  
plan de ajuste de donde que contempla un recorte  
de 8.5% a los pensionados que reciben más de  
\$1,500 mensuales. Esto amenaza la capacidad de  
nosotros para mantenernos y cubrir nuestras  
necesidades y condiciones de salud. Para esto →

trabajé y me esforzé por 30 años para una pensión justa y completa sin recortes.

El pasado 9 de junio de 2021 se convirtió en ley el Proyecto de la Cámara 120, ahora Ley 7-2021 mejor conocida como ley para un Retiro Digno. La misma establece una política pública de cero recortes a las personas pensionadas de Servicio Público de Puerto Rico.

No aguantamos mayores recortes es mucho lo que pretenden quitarnos a nuestra pensión que de por si es insuficiente y por la cual trabajamos por 30 años. El Gobierno No nos ha regalado... la trabajamos die a día. Los políticos multivierten fondos de nuestro retiro y ellos cuentan con jugosos sueldos. Ellos andan tranquilitos como si nada y Nosotros Sufrimos las consecuencias. No es justo Juez Swain. Por favor ayúdenos a hacer justicia y que no nos recorten nuestra pensión. Es mi único sustento, vivo solo y No recibo Seguro Social

Espero nos puede ayudar

Wilma Rosa Vera

27 July 2021

Hon. Judge Laura Taylor Swain

My name is Ause E Hernandez Novelo,

I am 66 yrs old and I was a Social Worker for the P.R. Dept. of.

Education for 33 yrs. I receive \$150 for my retirement. This is my only income. With the \$150 dollars

I cover my expenses, such as my house, car payments, electricity, water, personal loans and other expenses. I do not receive Social Security and my medical plan is through the Government, I also receive food stamps..

I hope that you will

110

consider my situation.

Since the impact of the

cost of living is very

difficult and is very

impacting us all and the  
future of our country

which is getting harder from  
day today

Sincerely

Aura E Hernandez

07 febrero 2021

Hox. Judge Laura Taylor Swain

Jueza Taylor Swain

Mi nombre es Aura Eneida Hixoredz Novelo. Tengo 66 años de edad. Trabaje 33 años de servicios como Trabaj Social en el Depto. de Educación.

Mi pensión es 2,150 pesos quincenal recibo 1,075.

Con esta cantidad 1,075 cubro mis gastos personales. Cama Casa, Carro, luz, agua y un préstamo personal quedandome con un saldo de 1,075. Yo recibo seguro Social y tengo por afora el Plan Médico del Gobierno. Este es mi único ingreso soy Jefé de familia.

Espero que usted considere mi situación. Ya que el impacto de <sup>vida</sup> nos están exprimiendo y al futuro de nuestro país que cada dia es más negro.

Agradeciente,

Aura E. Hixoredz

Hon. Judge Laura Taylor Swain  
District Judge  
United States Courthouse  
500 Pearl St.  
New York, NY 10007-1312

Jueza Taylor Swain

Mi nombre es Francisca Ortiz García, retirada de la Ley 1160/2013, el 5 de junio de 2020. Fui maestra del Departamento de Educación del Gobierno de Puerto Rico. Mi pensión es de \$ 2,349.00. Soy soltera, pero vivo con mi madre de ochenta y dos años, a la cual ayudo con mi pensión. Trabajé arduamente con la esperanza y la seguridad que al final en mi jubilación tendría un retiro digno. La pensión que actualmente tengo fue reducida cuando en el 2013 eliminaron las llamadas

Leyes Especiales: Bono de medicamentos, aportación al plan médico, Bono de Verano, el pago de los días de enfermedad, entre otros. Ya mi pensión sufrió reducciones y no acepto que me reduzcan un centavo más. Con mi pensión pago mi sustento: gastos de casa, plan médico (sin aportación), medicamentos, estudios médicos, ropa, alimentos y más. Cada centavo me es necesario.

Trabajé por 31 años y cada pensionado no se retiró pensando en que le reducirían su pensión. Es un dinero ganado con sacrificio de toda una vida de trabajo. Esta pensión me la otorgó Dios. Y cuento con ella, toda ella.

El pasado 9 de junio se convirtió en ley el Proyecto de la Cámara 120, ahora Ley 7-2021, mejor conocida como Ley para un Retiro Digno. Esta establece una política pública de cero recortes a las pensiones de los(as) participantes de los sistemas de retiro y las personas jubiladas del Servicio público de Puerto Rico.

Estimada jueza, como he expuesto y como usted Verá, el dinero que actualmente recibo de pensión a mis 55 años me permite atender las etapas de mi vida como pensionada.

Ya hemos recibido recortes y no aguantamos más. Los costos de vida han subido y siguen subiendo. ¿Cómo vamos a vivir? Lo que necesitamos es que aumenten nuestra pensión, que nos devuelvan beneficios que no son necesarios. Porque vivimos estirando cada centavo de nuestra pensión.

Mayores recortes a nuestras pensiones

Sería violentar nuestro derecho a vivir dignamente y solo nos sumergirá más en la pobreza. Recuerde, piense en cada pensionado y su calidad de vida.

Jueza Taylor Swain, espero que usted considere el impacto a nuestras vidas y al futuro de nuestro país que cada día es más viejo por los pensionados y jubilados.

Francisca Ortiz María  
Maestra jubilada de Puerto Rico

Gracias  
=

miércoles 28 de julio de 2021.

Hon. Judge Laura Taylor Swain  
District Judge  
United States Courthouse  
500 Pearl St  
New York, NY 10007-1312

Hon. Jueza Taylor Swain

Mi nombre es Lucía Colón Calzada, con 30 años de servicio en el Departamento de Educación de Puerto Rico. Soy divorciada y sin hijos. Se podrá imaginar que Mi único sustento es mi pensión! Los maestros en Puerto Rico NO cotizamos al Seguro Social.

Como usted sabe, la Junta de Supervisión Fiscal ha presentado un Plan de Ajuste de Deuda que contempla un recorte de 8.5% a los pensionados que reciben una pensión mayor de \$1,500.00 mensuales. Este recorte se suma a otros recortes que miles de pensionados ya hemos recibido y que amenazan nuestra capacidad de sostenernos a nosotros mismos.

¡Toda familia tiene una persona pensionada!!

Preocupados por estos recortes, hemos trabajado el pasado año con la Asamblea Legislativa de Puerto Rico

en su deber ministerial de proteger la población más vulnerable para establecer legislación que deline los parámetros por los que el gobierno de Puerto Rico estaría dispuesto a cooperar con la implementación de un Plan de Ajuste de Deuda.

Como Usted sabe, la Sección 314(b)(5) de la Ley Federal PROMESA [Puerto Rico Oversight, Management and Economic Stability Act] establece que para el Tribunal certifique un Plan de Ajuste de Deuda, debe contar con la legislación necesaria para su implementación.

La medida ha sido un esfuerzo de años en conjunto con organizaciones de retirados y servidores públicos activos a los fines de proteger las pensiones que recibimos luego de décadas de servicio al gobierno de Puerto Rico, pero más importante ha sido un consenso entre todos los partidos que componen nuestra Asamblea Legislativa. Por primera vez en muchísimo tiempo, tanto los partidos principales como los emergentes han hecho frente común para defender lo que es hoy un derecho humano.

Un recorte a nuestras pensiones, sería condenarnos a intentar sobrevivir por el alto costo de vida en los comestibles, en la gasolina, en los planes médicos y en las utilidades!!

El pasado 9 de junio, se convirtió en Ley el Proyecto de la Cámara 120, ahora Ley 7-2021, mejor conocida como Ley para un Retiro Digno. La misma establece una política pública de Cero Recortes a las Pensiones de los participantes de los Sistemas de Retiro y las personas jubiladas del servicio público de Puerto Rico.

Muy estimada jueza, como he esbozado anteriormente y como usted verá, el dinero que actualmente recibo de pensión a mis 61 años me permite atender las etapas de mi vida que llegan con la vejez. Ya hemos recibido recortes y no aguantamos más! Mayores recortes a nuestras pensiones sería violentar nuestro derecho a vivir dignamente y solo nos sumergiría más en la pobreza!

Espreso que usted considere el impacto a nuestras vidas y al futuro de nuestro país que cada día es más viejo!

Respetuosamente,

Laura M. Delgado

Hon. Judge Laura Taylor Zuvain  
District Judge  
United State Court house  
500 Pearl St  
New York, NY 10007-1312

Judge Taylor Zuvain

Mi nombre es Diamaris Galindo Ortiz  
Soy residente del municipio de Carolina  
Puerto Rico. Fui maestra en el  
Departamento de Educación  
de Puerto Rico durante 30 años  
y 6 meses. Me retire en Mayo 2014.  
Actualmente con mi pensión de  
retirada cubro todos los gastos  
que conlleva ser una persona de  
62 años con condiciones médicas  
que requieren de citas médicas  
constantes, compra de medicamen-  
tos mensualmente. Esto adicional a  
que tengo que cubrir parte del pago  
de mi plan médico. Adicional a  
esto, cubro gastos de agua, luz  
hipoteca, teléfono, gasolina, man-  
tenimiento de mi auto y otros  
gastos como comida entre otros.

Como usted sabe la Junta de Control Fiscal ha preparado un Plan de Ajuste de Deuda que contempla un recorte de 8.5% a los pensionados que reciben una pensión mayor de \$1,500 dólares mensuales. Este recorte se suma a otros recortes que miles de pensionados ya hemos recibido y que amenazan nuestra capacidad de sostenernos a nosotros y nuestras familias.

Preocupados por estos recortes hemos trabajado durante el pasado año con la Asamblea Legislativa de Puerto Rico en su deber ministerial de proteger la población más vulnerable para establecer legislación que delinee los parámetros por los que el gobierno de Puerto Rico estaría dispuesto a cooperar con la implementación de un Plan de Ajuste de Deuda, debe con la legislación necesaria para su implementación.

ida medida ha sido un esfuerzo en conjunto con organizaciones de retirados y servidores publicos activos a fines de proteger las pensiones que recibimos luego de decadas de servicio al gobierno de Puerto Rico, pero más importante ha sido un consenso entre todos los partidos que componen nuestra Asamblea Legislativa. Por primera vez en mucho tiempo, tanto los partidos principales como los emergentes han hecho frente común para defender lo que es hoy un derecho.

Porque un recorte a nuestras pensiones sería condonarnos a intentar o tratar de sobrevivir a todo lo que a contesca en nuestra vida sin tener suficientes recursos económicos.

Esto es muy injusto ya que trabajamos por esa pension. No tenemos la culpa de

que el gobierno haga despil-  
farado todo el dinero y que  
ahora pretenden pagar con  
nuestra pension.

El pasado 9 de junio se  
convirtió en ley el Proyecto  
de la Cámara 120, ahora cono-  
cido como Ley 7-21, mejor  
conocida como Ley para un  
Retiro Digno. La misma  
establece una política pu-  
blica de cero recortes a las  
pensiones de los (as) participan-  
tes de los sistemas de retiro  
y las personas jubiladas  
del Servicio Público de Puerto Rico.

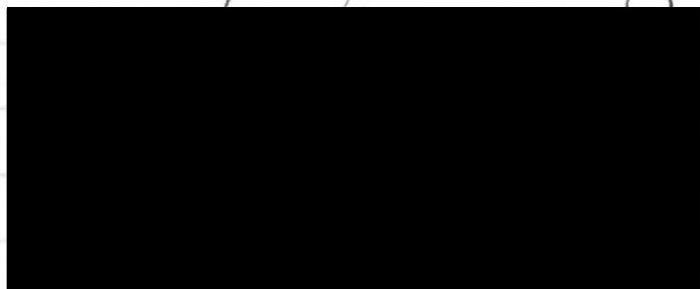
Estimada jueza como he  
explicado anteriormente y  
como usted podrá ver el di-  
nero que actualmente  
recibo de pension a mis  
62 años me permite atender  
las etapas de mi vida que  
llegan la vejez. Ya  
hemos recibido recortes  
y no aguantamos más

Mayores recortes a nuestras pensiones seria violentar nuestro derecho a vivir dignamente y solo nos sumergira mas en la pobreza.

Espero que usfed considerar el impacto que esto va a ocasionar en nuestras vidas y al futuro de nuestro pais que cada dia es mas viejo.

Att

Zra Diamaris Galindo Ortiz  
Diamaris Galindo Ortiz



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IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF PUERTO RICO

In re:

**THE FINANCIAL OVERSIGHT AND  
MANAGEMENT BOARD FOR PUERTO RICO,**

**PROMESA**

**Title III**

**as representative of**

**NO. 17 BK 3283-LTS**

**THE COMMONWEALTH OF PUERTO RICO,  
Administered)**

**(Jointly**

**THE EMPLOYEES RETIREMENT SYSTEM OF  
THE GOVERNMENT, AND THE PUERTO RICO  
PUBLIC BUILDINGS AUTHORITY,**

**Debtors**

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**TRUSTWORTHY ON A PHYLOSOPHY APPRAISEMENT  
(THESIS)**

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**TO THE HONORABLE JUDGE OF THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT COURT OF PUERTO RICO, WE THE PEOPLE NEED  
THINK ABOUT HOW POSSIBLE ARE THE TRUSTWORTHY ON A  
PHYLOSOPHY APPRAISEMENT THE RULE ABOUT THE WEIGHT FROM OR  
AND OVER WEIGHT, JUST LIKE A COMMON CITIZENSHIP BANKRUPT  
ADJUSTMENT PLAN WHEN ON A COUPLE OF YEARS, THIS  
AN INHABITANT OF A CITY AFTER ANY FINANCIAL BANKRUPT  
ADJUSTEMENT PLAN MOST GO ON WITH ANY OR ALL OF THOSE KIND  
OF THE FOLLOWING REASONS:**

- 1. TWINS ... MULTIPLE TRIVIAL BABIES ON AN INFANTS, YOUNGERS  
OR TEENAGERS ON A PUBLIC CONSTITUTIONAL RIGHTS WITHOUT  
ANY PERSONAL INCOMES, THAT'S AN ISSUE THAT PURSUIT  
THAT NEVER BE SATISFY HIS PRIVATE SITUATION AND VERY  
MUCH LESS FOR THIS OR ANY PUBLIC PAST DUE.**
- 2. A STRONG ACCIDENT WITH SEVERAL INJURIES ON AN INFANTS,  
YOUNGERS, TEENAGERS, ADULTS OR ELDERS ON A PUBLIC  
CONSTITUTIONAL RIGHTS WITHOUT ANY PERSONAL INCOMES,  
THAT'S AN ISSUE THAT PURSUIT THAT NEVER BE SATISFY HIS  
PRIVATE SITUATION AND VERY MUCH LESS FOR THIS OR ANY  
PUBLIC PAST DUE.**

- 3. A HEAVY PERMANENT ILLNESS (CANCER, SIDA, HEPATITS, SPECIAL NEEDLES, VIRUS, ETC.) ON AN INFANTS, YOUNGERS, TEENAGERS, ADULTS AND ELDERS ON A PUBLIC CONSTITUTIONAL RIGHTS WITHOUT ANY PERSONAL INCOMES, THAT'S AN ISSUE THAT PURSUIT THAT NEVER BE SATISFY HIS PRIVATE SITUATION AND VERY MUCH LESS FOR THIS OR ANY PUBLIC PAST DUE.**
- 4. A MENTAL OVERTHROW ON AN INFANTS, YOUNGERS, TEENAGERS, ADULTS AND ELDERS ON A PUBLIC CONSTITUTIONAL RIGHTS WITHOUT ANY PERSONAL INCOMES, THAT'S AN ISSUE THAT PURSUIT THAT NEVER BE SATISFY HIS PRIVATE SITUATION AND VERY MUCH LESS FOR THIS OR ANY PUBLIC PAST DUE.**
- 5. A SMOKE, DRUG & ALCOHOLIC ABUSERS ON AN INFANTS, YOUNGERS, TEENAGERS, ADULTS AND ELDERS ON A PUBLIC CONSTITUTIONAL RIGHTS WITHOUT ANY PERSONAL INCOMES, THAT'S AN ISSUE THAT PURSUIT THAT NEVER BE SATISFY HIS PRIVATE SITUATION AND VERY MUCH LESS FOR THIS OR ANY PUBLIC PAST DUE.**
- 6. AN HOSTILE DIVORCE (1<sup>RT</sup>, 2<sup>ND</sup>, 3<sup>RD</sup>, ETC.) THAT INTAKE ON AN INFANTS, YOUNGERS, TEENAGERS, ADULTS AND ELDERS WITHOUT ANY PERSONAL INCOMES, THAT'S AN ISSUE THAT PURSUIT THAT NEVER BE SATISFY HIS PRIVATE SITUATION AND VERY MUCH LESS FOR THIS OR ANY PUBLIC PAST DUE.**
- 7. A NEW MARRIAGE (1<sup>RT</sup>, 2<sup>ND</sup>, 3<sup>RD</sup>, ETC.) OR CONSENSUAL PARTNERS THAT INTAKE ON AN INFANTS, YOUNGERS, TEENAGERS, ADULTS AND ELDERS WITHOUT ANY PERSONAL INCOMES, THAT'S AN ISSUE THAT PURSUIT THAT NEVER BE SATISFY HIS PRIVATE SITUATION AND VERY MUCH LESS FOR THIS OR ANY PUBLIC PAST DUE.**
- 8. ALL KIND OF CIVILIAN OR SOCIAL DISCRIME, DOMESTIC AND GUNS VIOLENCE & AGGRESSIVE AND DEATHS LIKE A MATTER OR MANNER OF FACT THAT INTAKE ON AN INFANTS, YOUNGERS, TEENAGERS, ADULTS AND ELDERS WITHOUT ANY PERSONAL INCOMES, THAT'S AN ISSUE THAT PURSUIT THAT NEVER BE SATISFY HIS PRIVATE SITUATION AND VERY MUCH LESS FOR THIS OR ANY PUBLIC PAST DUE.**
- 9. THE CLIMATE CHANGING THAT INTAKE AS ANY KIND OF AN ATMOSPHERE PHENOMENON THAT AFFECT AN INFANTS, YOUNGERS, TEENAGERS, ADULTS AND ELDERS WITHOUT ANY PERSONAL INCOMES, THAT'S AN ISSUE THAT PURSUIT THAT NEVER BE SATISFY HIS PRIVATE SITUATION AND VERY MUCH**

**LESS FOR THIS OR ANY PUBLIC PAST DUE.**

**10. THE LIVING COST THAT INTAKE WITH ALL KIND OF FEDERAL FUNDING ON UNEQUALITY MATTER & MANNER OF SELECTIVE FACT FROM ABOUT ON AN INFANTS, YOUNGERS, TEENAGERS, ADULTS AND ELDERS THAT'S AN ISSUE THAT PURSUIT THAT NEVER BE SATISFY THOSE PUBLIC PRIVATE SECTORS SITUATION AND VERY MUCH LESS GUARANTEES FOR THIS OR ANY CREDITORS AND DEBTORS TO INPUT, GETPUT AND OUTPUT INCOMES TO SATISFY THIS OR ANY PUBLIC PAST DUE.**

**ANY INPUT OF CITIZENSHIPS PROFIT PER PUBLIC PAST DUE WITH THIS ACTUALLY GENERATION WITHOUT ANY CREDITORS & DEBTORS GUARANTEES FOR THIS BANKRUPT AT THE COMMONWEALTH OF PUERTO RICO (AN EXAMPLE TERM JUST FROM 1-10 YEARS AFTER THE ADJUSTMENT PLAN). ANY GETPUT OF CITIZENSHIPS PROFIT PER PUBLIC PAST DUE WITH THE NEXT GENERATION WITHOUT ANY CREDITORS & DEBTORS GUARANTEES FOR THIS BANKRUPT AT THE COMMONWEALTH OF PUERTO RICO (AN EXAMPLE TERM JUST FROM 1-25 YEARS AFTER THE ADJUSTMENT PLAN). ANY OUTPUT OF CITIZENSHIPS PROFIT PER PUBLIC PAST DUE WITH THIS OVERLOOK OF NATIONAL UPDOWNS MIGRATION (GENERATION) FROM PR TO THE USA AND VICEVERSA WITHOUT ANY CREDITORS & DEBTORS GUARANTEES FOR THIS BANKRUPT AT THE COMMONWEALTH OF PUERTO RICO (AN EXAMPLE TERM JUST FROM 1-50 YEARS AFTER THE ADJUSTMENT PLAN).**

**FOR THESE KIND OF REASONS I PRETEND WITH THIS TRUSTWORTHY ON A PHYLOSOPHY APPRAISEMENT BASED ON A MATTER OF FACT ISSUE ON THIS NATIONAL DEMAND, THAT MY PERSONAL AND PRIVATE STATUS BEING CONSIDER LIKE A NON DEBTORS ON BOARD AT THE FINANCIAL OVERSIGHT AND MANAGEMENT JOINTLY ADMINISTERED, AND BEING WANT EXPUNGE FROM ABOUT THIS NATIONAL BANKRUPT CASE & THE FINANCIAL OVERSIGHT MANAGEMENT BOARD FOR PUERTO RICO, TOO. IN ANY CASE AND FOR THE ONLY REASON THAT I BEING WANT THERE IT JUST THAT A NONAFFILIATED JOINTLY ASSOCIATE WITH ANY KIND OF HOLDERS**

**CLAIMS OR CREDITORS ABOUT THIS NATIONAL BANKRUPT LIKE A DEBTOR. BUT, I APPLY TO BE CONSIDERING AN EXPUNGE LIKE A NO DEBTOR WITH A FORMAL RELEASE FOR THIS CASE PURPOSES OF CREDITWORTHINESS, OR MAYBE JUST UNLESS IT IS NOT AS A PLAINTIFF IN TURN.**

**I CERTIFY THAT I SEND THIS TRUSTWORTHY ON A PHYLOSOPHY APPRAISEMENT FROM ABOUT ANY DISCLOSURE STATEMENTS, TO THE FINANCIAL OVERSIGHT AND MANAGEMENT BOARD FOR PUERTO RICO, THE UNITED STATES DISTRICT COURT, THE UNITED STATES TRUSTEE, THE PRIME CLERK LLC, THE PROSKAUER ROSE LLC, O'NEIL & BORGES LLC, O'MELVERY & MYERS LLC AND THE MARINI PIETRANTONI MUÑIZ LLC, VÍA COMMON & REGULAR US POSTAL SERVICE.**

**RESPECTFULLY,**

  
**ANA A. NÚÑEZ VELÁZQUEZ**

**DATED: JULY 28, 2021**

RECEIVED  
CLERK'S OFFICE  
U.S. DISTRICT COURT  
JUAN FR

IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF PUERTO RICO

2021 AUG -2 PM 4-49

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In re:

**THE FINANCIAL OVERSIGHT AND  
MANAGEMENT BOARD FOR PUERTO RICO,**

**PROMESA  
Title III**

as representative of

**NO. 17 BK 3283-LTS**

**THE COMMONWEALTH OF PUERTO RICO,  
THE EMPLOYESS RETIREMENT SYSTEM OF  
THE GOVERNMENT, AND THE PUERTO RICO  
PUBLIC BUILDINGS AUTHORITY,**

**(Jointly Administered)**

**Debtors**

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**PRESENTATION OF AN IDEA TO TAKE AN ADVANTAGE  
(ANTITHESIS)**

**TO THE HONORABLE JUDGE OF THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT COURT OF PUERTO RICO, IS TOO IMPORTANT THAT  
THE FINANCIAL OVERSIGHT AND MANAGEMENT BOARD OF PUERTO  
RICO TAKE INTEREST ABOUT THIS ATTRACT FAVOR TO HIS OWN  
MAYOR DUTY, REORGANIZE THE PR NATIONAL ECONOMY  
DEVELOPMENT, CREATE ANY WELLNESS FINANCIAL FEEDBACK STATUS  
AND PURSUIT PUT ON THE HIGHWAY THE PUBLIC PAST DUE  
SETTLEMENT REACHED BY MUTUAL CONCESSIONS, THOSE THAT WERE  
SITUE OR EXPOSURE TO RISK OR SUSPICION. SO, TO MAKE A GREAT  
CONTRIBUTION FOR THIS CLAIM FROM ABOUT MY WELLNESS AND  
HONESTY CITIZENSHIP DUTY I BRING UP THIS PRESENTATION OF AN  
IDEA ABOUT SOMETHING TOO MUCH ELEMENTARY TO START WITH  
THIS CLASS OF CLAIM, JUST LIKE AN EXAMPLE OF SOLVING PROBLEM.  
FOLLOWING AND CONCLUDE FROM ABOUT TO TAKE AN ADVANTAGE  
FROM, BEFORE AND AFTER:**

- 1. CONSIDER THE PAYABLE INCOME TAXES BEGINNING FROM ANY  
ANNUAL GROSS AMOUNT JUST BY \$10,000.00 TO \$20,000.00 AT  
6.5% PAYABLE TAXES FROM ABOUT FORMAL & INFORMAL**

**WORKED INCOMES, JUST THINKING ABOUT ALL POSSIBLE FEDERAL FUNDS & ELIGIBLE CITIZENSHIPS AT THOSE WELFARE PROGRAMS ON BOARD (HUD, MEDICAID, WIC, FOOD STAMPS, TANF, CHILD CARE & EARLY START & HEAD START, REGULAR & SPECIAL NEEDLE PUBLIC SCHOOL & PELL GRANTS, POW LIGHT & FLUID GAS ASSISTANCE, FEMA, INTERNET ASSISTANCE PROGRAM, SAFE LINK WIRELESS, COLLEGE & UNIVERSITIES AND OTHERS). HERE AND THERE ARE THE REAL PEOPLE THAT UPDOWN ALL PUBLIC AND FISCAL POLICY CONTROL AND MAKE THIS PR NATIONAL ECONOMY OVERLOOK STATUS AS AN UNSTABLE FINANCIAL MANAGEMENT WITHOUT SOLVING OPTIONS.**

**2. CONSIDER THE PAYABLE INCOME TAXES BEGINNING FROM ANY ANNUAL GROSS AMOUNT JUST ON \$20,001.00 TO \$35,000.00 AT 7.5% PAYABLE TAXES FROM ABOUT FORMAL & INFORMAL WORKED INCOMES, JUST THINKING ABOUT ALL POSSIBLE FEDERAL FUNDS & ELIGIBLE CITIZENSHIPS AT THOSE WELFARE PROGRAMS ON BOARD (HUD, MEDICAID, WIC, FOOD STAMPS, TANF, CHILD CARE & EARLY START & HEAD START, REGULAR & SPECIAL NEEDLE PUBLIC SCHOOL & PELL GRANTS, POW LIGHT & FLUID GAS ASSISTANCE, FEMA, INTERNET ASSISTANCE PROGRAM, SAFE LINK WIRELESS, COLLEGE & UNIVERSITIES AND OTHERS). HERE AND THERE ARE THE REAL PEOPLE THAT UPDOWN ALL PUBLIC AND FISCAL POLICY CONTROL AND MAKE THIS PR NATIONAL ECONOMY OVERLOOK STATUS AS AN UNSTABLE FINANCIAL MANAGEMENT WITHOUT SOLVING OPTIONS.**

**3. CONSIDER STUDY AGAIN THE PR NATIONAL SALES TAXES (ELIMINATE COFINA WITH THOSE 11.5% ON SALES TAXES), JUST START WITH THE "IVA" AND UPSIDE WITH A NEW SCALES OF SALES TAXES FROM ABOUT ANOTHER SPECIFIC TAX BY THE WAY OF 3.5%, 5.5% AND UP TO 6.5%, DEPENDING OF THE PRODUCT & SERVICES CLASSIFICATION (1<sup>RT</sup>, 2<sup>ND</sup>, 3<sup>RD</sup>, ETC.) ON EACH STEPS OF BASIC NEEDLE RULES. HERE AND THERE ARE THE REAL PEOPLE THAT UPDOWN ALL PUBLIC AND FISCAL POLICY CONTROL AND**

**MAKE THIS PR NATIONAL ECONOMY OVERLOOK STATUS AS AN UNSTABLE FINANCIAL MANAGEMENT WITHOUT SOLVING OPTIONS.**

- 4. CONSIDER ADJUST PENSIONS WITH A DISCOUNT OF A 10% MONTHLY FROM ABOUT ANY RETIREE GROSS AMOUNT THAT START ON THE \$3,000.00 OR AND UP OF \$3,500.00 MONTHLY, LEAVING OUTSIDE TEACHERS & POLICIE AGENTS WITHOUT A SOCIAL SECURITY BENEFITS OR ANY OF THIS CLASS UNDER THE \$3,000.00 MONTHLY RETIREE GROSS AMOUNT. HERE AND THERE ARE THE REAL PEOPLE THAT UPDOWN ALL PUBLIC AND FISCAL POLICY CONTROL AND MAKE THIS PR NATIONAL ECONOMY OVERLOOK STATUS AS AN UNSTABLE FINANCIAL MANAGEMENT WITHOUT SOLVING OPTIONS.**
- 5. CONSIDER THE CHECK IN & OUT OF THOSE PUBLIC AND PRIVATE ALLIANCES (PRTC, HOSPITALS & MEDICAL SERVICES, PUBLIC HOUSING, EXPRESS & HIGHWAYS, AIRPORTS, POW LIGHT & PURIFY WATER SERVICES, SAFE LINK WIRELESS, COLLEGE & UNIVERSITIES AND OTHERS) WITH A REAL HIGH WELLNESS INCOMES AND A LESS TAX CONTRIBUTION, LIKE A PROFIT BY FEDERAL FUNDS INTO A PROPER PAY FOWARD BY THE MATTER OF FACT BY HIS OWN RICHNESS THAT SATISFY THE PR NATION PUBLIC PAST DUE WITH THE RIGHTFUL TO LEND AID TO THIS COMMON PURPOSE. HERE AND THERE ARE THE REAL PEOPLE THAT UPDOWN ALL PUBLIC AND FISCAL POLICY CONTROL AND MAKE THIS PR NATIONAL ECONOMY OVERLOOK STATUS AS AN UNSTABLE FINANCIAL MANAGEMENT WITHOUT SOLVING OPTIONS.**

**FOR THESE KIND OF REASONS I PRETEND WITH THIS PRESENTATION OF AN IDEA ON AN ADVANTAGE BASED ON A MATTER OF FACT ISSUE ON THIS NATIONAL DEMAND, THAT MY PERSONAL AND PRIVATE STATUS BEING CONSIDER LIKE A NON DEBTORS ON BOARD AT THE FINANCIAL OVERSIGHT AND MANAGEMENT JOINTLY ADMINISTERED, AND BEING WANT EXPUNGE FROM ABOUT THIS NATIONAL BANKRUPT CASE & THE FINANCIAL OVERSIGHT MANAGEMENT BOARD FOR PUERTO RICO, TOO.**

**IN ANY CASE AND FOR THE ONLY REASON THAT I BEING WANT THERE  
IT JUST THAT A NONAFFILIATED JOINTLY ASSOCIATE WITH ANY KIND  
OF HOLDERS CLAIMS OR CREDITORS ABOUT THIS NATIONAL  
BANKRUPT LIKE A DEBTOR. BUT, I APPLY TO BE CONSIDERING AN  
EXPUNGE LIKE A NO DEBTOR WITH A FORMAL RELEASE FOR THIS CASE  
PURPOSES OF CREDITWORTHINESS, OR MAYBE JUST UNLESS IT IS NOT  
AS A PLAINTIFF IN TURN.**

**I CERTIFY THAT I SEND THIS PRESENTATION OF AN IDEA TO TAKE ON  
AN ADVANTAGE FROM ABOUT ANY DISCLOSURE STATEMENTS, TO THE  
FINANCIAL OVERSIGHT AND MANAGEMENT BOARD FOR PUERTO RICO,  
THE UNITED STATES DISTRICT COURT, THE UNITED STATES TRUSTEE,  
THE PRIME CLERK LLC, THE PROSKAUER ROSE LLC, O'NEIL & BORGES  
LLC, O'MELVERY & MYERS LLC AND THE MARINI PIETRANTONI MUÑIZ  
LLC, VÍA COMMON & REGULAR US POSTAL SERVICE.**

**RESPECTFULLY,**

  
**ANA A. NÚÑEZ VELÁZQUEZ**

**DATED: JULY 28, 2021**

August 14, 2021

The Honorable Laura Taylor Swain  
United State District Judge  
Courtroom 17C  
Daniel Patrick Moynihan  
United State Courthouse  
500 Pearl Street  
New York, New York 10007-1312

Case 17-BK-3283 (LTS)

Dear Honorable Judge Swain:

In follow up to my initial objections to the proposed settlement of the Commonwealth of Puerto Rico General Obligation bonds, I wish to request the courts indulgence as to the status of my holdings, \$40,000.00 face amount of the **Puerto Rico Commonwealth General Obligation Bonds 5% of July 1, 2041, Cusip # 74514LB89.**

As you are aware, my holdings, of late vintage bonds were guaranteed seniority under the Puerto Rico Constitution, specifically Article VI. As the article states these obligations are to be paid first and foremost ahead of any and all other Puerto Rico Government expenditures and that the Governor has the obligation to reduce all other appropriations to comply with this article. Further the receipt of any funds received by Puerto Rico Government, even federal disaster funds, would be allocated first and foremost to these debt obligations.

I am a retiree, recovering from disability. The income from these bonds was and is an integral part of my retirement. They were directly purchased to provide income in my old age and protect my family income. I find it difficult to understand why junior holders, (Commonwealth of Puerto Rico Pensioners), should continue to receive income while a senior creditor disabled retiree is not entitled to the same protections and income sources. Could you please explain why bond holder retiree are not entitled to the same, or better protection of their income, than junior pension creditors?

Based on the current flush status of the Commonwealth's finances, it is now clear, with a proposed settlement, it is not ability to pay but willingness to pay that is the issue. As any ruling providing less than full restitution to the General Obligation holders would effectively nullify constitutional articles, the highest law in the Commonwealth, it would be a violation of bankruptcy seniority Article VI is deserving of court, even bankruptcy court protection. I further, ask the question, what protections will be afforded new funding for Puerto Rico if the sanctity of the constitution is violated? Should not all holders, large and small, of these bonds particularly those in individual accounts, receive the full payment plus penalty payments due on senior obligations? These obligations also paid a lower interest rate because of the lower risk due to the constitutional guarantee.

Regards,



Robert F. Schott

Prime Clerk, LLC.  
Grand Central Station  
PO Box 4850 New York N.Y  
10163-4850

1-1845-02 SRF-55001

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## A BRIEF COMMENTARY UPON THE NEAR FUTURE OF MY RETIREMENT. MORE ABOUT PUERTO RICAN BONDS.

After a brief review of "El Nuevo Día", this morning, August 16, 2021, **execution day may be near on the Retirement and Infrastructure Bond's**. Chez pieces are moving but the winner may be, already decided. We are about to see, meetings, opinions and so forth, however, I believe the future of the **Infrastructure and Retirement Bonds**, is already "planned", hopefully not yet decided.

As everybody knows, on the projected monthly statement, there are two important figures which might have been used, to obscure your projection, of the real **Puerto Rican Bond Value. The Market Value of the Island's Bond, if it was really backed by the Constitution and the good will, it probably would have a nice value, but this is not the case. The Market Value of a Puerto Rican Bond, without line of repayment and coming from a bankrupted Island is nothing.** The Government has not paid even the interest. Shame on you.

The Market value is supposed to be what? In fact, it is "0", as of today, but the government has established instead, **34% on the Infrastructure Bonds and 12.6% for Retirement bonds. This is what comes out from the monthly statement.** It is unlikely to have real facts on these unfortunate times, so, the Government invented one and **made the mathematics of uncertainty.**

Also, you will pay with an instrument of "Contingent Value", paid with a tax put to the "Puerto Rican Rum". What a coincidence, more than one will "celebrate "with a very sad and expensive 'RUM SHOT. But this is not funny, in fact it is very sad.

(2)

The people do not want to accept you just being "realistic". They want to fight to get real maximum as they deserve. Of course, it is fair that the public employees receive an improved retirement. These guys worked for it. If the government does not pay, it means you are abandoning your people, and most probably abandoning yourselves too, as people without sole. You would not deserve the position you have. Also, the good faith investors that lend their retiring money, do not deserve a retirement full of anguish, at 34%.

If you permit the Bonds to be ridiculously funded as you are planning, you are going to regret it for years to come., Unless the US, take full possession of the territory and send us, instead of a supervision gang a full US speaking Governor. Jesus, 34% is a joke.

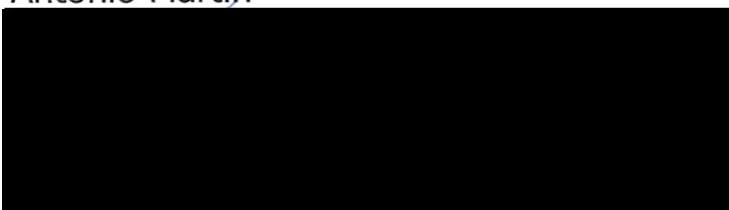
I love this country, I learned loving it by admiring your people on Nov 8, 1960 at my arrival. Where are those gouvernantes, full of dreams, to whom I was delighted to join? Or are they, abandoned to good living, and thinking only on easy money? Are we permitting this beautiful Island to continue down the hill, that started "say" in 1,980? then it is all irrelevant to say. If you do not want to see you might be invaded with thieves at some very high positions, that it may have be happening now, If it is so, it is very sad.

There is not another name than thieves, for "public servants", which may be in commanding positions now, who started with a few dollars and may retire, with "more than rice and beans". That is really defining the good happy Puerto Rican now? If that is so, we might finish **as another Latin country like those which we are surrounded by. God does not permit it.**

**Now, pay us all, your employees, your retired and the "bona fide bond holders, in a fair way. Be honest and fair. But 34% is a joke, remember you have not paid even the interest for this last years.**



Antonio Martin



**Prime Clerk. L.L.C  
Grand Central Station  
P.O.Box 4850  
New York N.Y. 10163-4850  
1-1845-02-SRF 55001**

